

Cash Flow Study

Udaipur District



Centre for microFinance, Jaipur

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CASH FLOW STUDY OF URBAN POOR

City: Udaipur

1. Introduction

Microfinance (mF) has largely remained a rural phenomenon, which is generally operated through the Self Help Groups (SHG) promoted in rural areas. There is definitely a need to focus on alleviating rural poverty and mF has been a proven measure in that respect. But with the increasing urbanisation, urban poverty has also emerged as a core area to address. As per the Census 2001, though the urban poor constitute around 35%-40% of the total urban population only 0.01% of them have access to banking (CMF, 2006). The poor face a daily struggle to balance their low income and household expenditure especially in case of emergencies.

But not much has been studied with regard to the financial needs of urban poor. To fill up this gap in knowledge the Centre for Microfinance (CMF), Jaipur has undertaken a study on cash flow pattern of urban poor in five cities of Rajasthan – Bikaner, Kota, Jaipur, Jodhpur, and Udaipur. The objectives of the study are:

- To understand the existing pattern of cash flow, acquisitions, investments and credit amongst the urban poor in Rajasthan.
- To identify opportunities of interventions for ensuring timely access to financial services at fair terms
- To act as a benchmark on the financial needs of the urban poor in the state.

To understand these aspects a survey of 1058 households (HH) was carried out. A structured questionnaire was used for data collection. The number of households covered in the study in various cities is as follows:

Bikaner	163 HH
Jaipur	304 HH
Jodhpur	214 HH
Kota	211 HH
Udaipur	166 HH

This report has been prepared on the basis of the data collected in Udaipur city. This included a survey of 166 households primarily from four slum areas (Moharpura -63 HH, Pulla Kachi Basti – 59 HH, Rangaswami Basti – 25 HH, and Shahid Bhagat Singh Basti – 18 HH). In terms of Municipal Wards, the surveyed households are from Ward No. 1 (63 HH), Ward No. 15 (77 HH), and Badgaon (26 HH). The residents of these areas are primarily the natives of Rajasthan particularly from other parts of the Udaipur district and from other districts such as Rajsamand, Sawai Madhopur, Chittaurgarh, Churu, and Jaisalmer. About 10% are from UP, Bihar and Madhya Pradesh.

The report has been structured in seven sections. This section introduces the study, the second section gives an overview of the respondent profile, the third section describes the asset owned by the respondents and its source of finance, the fourth section describes the income, expenditure, and savings of the households, the fifth section describes the life cycle events

and credit need, the sixth section describes the indebtedness and other financial aspect, and the last section concludes the study and draws some implications for financial institutions.

2. Profile of the Respondent Households

Of the 166 HH surveyed, 141 are male headed, while 25 are female headed. 42% have been living in these slum areas, 15% have been living for 20-25 years, 18% for 15-20 years, 11% for 10-15 years, 7% each for 0-5 years and 5-10 years. 23% are ST and 21% are SC, while 26% are OBC, 28% are general, while 2% did not respond.

The total number population in the surveyed households is 894 (family size of about 5). Of them, 357 are of 0-14 years, 89 are 15-18 years, 420 are 19-60 years, and 28 are above 60 years. Further, 29% of them are illiterates.

Of the 166 HH, 145 have own houses, 21 do not have. Average value of a house is 1.75 lakh, 22 having less than 0.5 lakh, 50 in between 0.5 to 1 lakh, 73 above 1.0 lakh. The houses do not have adequate facilities; 16 HH have kitchen facility only, 16 have only toilets, 23 have both kitchen and toilets. About 67% of them (111 HH) do not have neither kitchen nor toilet. Electricity is not available with 27 HH, while 139 have electricity. Of the HH surveyed, 112 have kutchra house, 47 HH have pukka house while 7 HH did not respond. Regarding drinking water facility, 55 HH (33%) have tape at home, while 100 get water from community tape, 11 get from hand pump. Figure 1 gives a graphical overview of the facilities available with the HH.

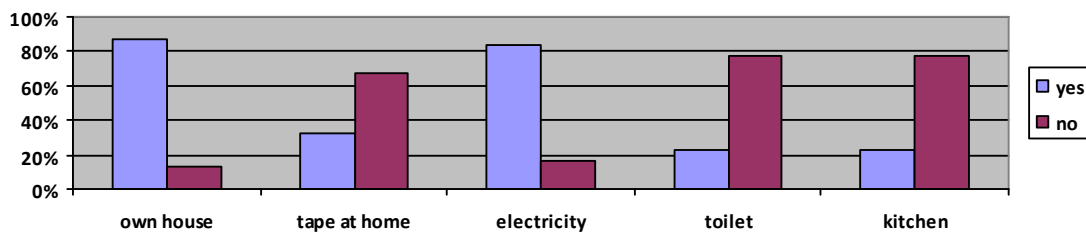


Figure 1: Facilities in the Households

3. Assets and Source of Finance

On an average a household has spent Rs. 9,911/- on acquiring assets. The highest proportion has been spent on TV (23%) followed by Motor cycle (18%), fans (7%), LPG and cycle (6% each). About 60% of the amount spent on acquiring assets has been contributed by own savings, while 6% has been received though gifts. Appendix-I presents more details about this.

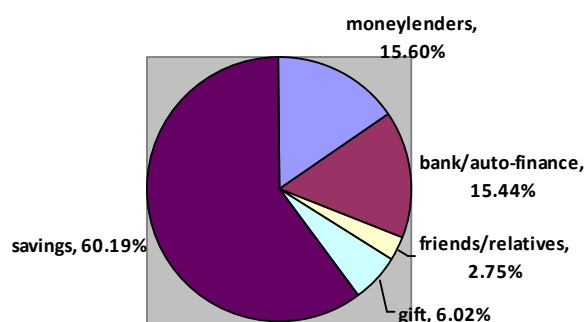


Figure 2: Source of Finance for acquiring Assets

About 34% of the amount spent on assets has been obtained through credit which is mainly by moneylenders (16%), and banks/ auto finance companies (15%) while about 3% has been taken from friends and relatives. Figure 2 depicts this in graphical form. As the data shows, the source of finance for these assets has primarily been the savings and gifts. On 95% of occasions these sources have contributed to building of assets in these households. These sources together comprise 66% of the total amount of finance.

Table 1: Source of Finance

Source of Finance	Including savings/ gifts			Excluding savings/ gifts		
	No. of instances of purchase	Total amount spent	percentage	No. of instances of purchase	Total amount spent	percentage
Moneylender	7	256700	15.60%	7	256700	46.18%
Bank/coop	19	253950	15.44%	19	253950	45.69%
Friends/relatives	6	45200	2.75%	6	45200	8.13%
Gift	52	99100	6.02%			
Saving	616	990306	60.19%			
	700	1645256		32	555850	

On 32 occasions (less than 5%) of loans, the source of finance has been credit from various sources like moneylenders, bank/cooperatives and friends and relatives. Of the credits taken together, 46% each have been contributed by moneylenders and bank/cooperatives, while friends and relatives have contributed 8%.

The pattern of asset holding among various income-groups shows that the lowest 10% income group have spent only Rs. 482/- on an average (0.5% of total amount), while upper most 10% income group has spent Rs. 10,777/- on an average (50% of total amount). The bottom quarter has spent only 3%, while the bottom half have spent only 11%, bottom three fourth have spent only 29% of the total amount spent on assets. Details are given in Table 2.

Table 2: Income group wise asset-holding

Cumulative percent of households	Cumulative percent of households	Amount spent on assets in Rs.	Percent of amount spent	Average amount spent for the income group in Rs.
10	17	8200	0.5%	482
25	41	47050	3%	1148
50	83	184400	11%	1556

75	124	481830	29%	3217
90	149	817555	50%	5281
100	166	1642255	100%	10777

Thus the distribution of spending on asset holdings is highly skewed. Figure 3 plots the household wise income wise spending on assets.

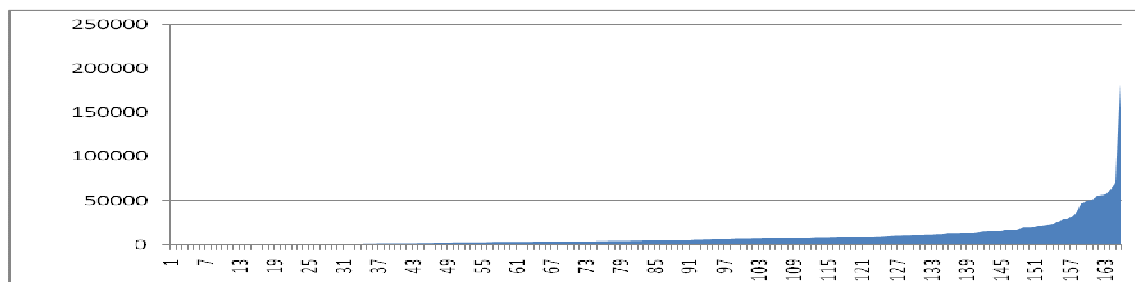


Figure 3: Household wise spending on assets

4. Income, Expenditure, and Savings

4.1. Employment and Income

Of the 537 persons above 14 years, 265 consider themselves to have any form of primary employment. Of these, 84 have a secondary employment of some or other kind. Of the employed people, 34% each work as daily labourer and on regular service; about 13% are self employed. Daily labour is the major form of employment which employs 52 people followed by Mason (15) and Beldari (13). Begging is undertaken by about 10% of people either as a primary source of income or as secondary employment. Appendix II gives the details of jobs in which people are employed.

The average annual income of a household surveyed is Rs. 47,606/-. However the income distribution among poor rich is quite skewed. The lowest quarter of the sample has a household income of only Rs. 0.24 lakh while the same of the richest quarter of the sample is 0.81 lakh. Thus the lowest quarter income group's income is only 12% of the total household income of the sample; while the richest quarter earns 43% of the total income.

Table 3: Income, expenditure and Savings of the Sample HH

Income groups (lowest to highest)	Income			Expenditure			Savings
	Total income of sample HH	Average income	Percentage	Total expenditure of sample HH	Average expenditure	Percentage	
First 25%	979200	23883	12%	892836	21776	13%	2106
Second 25%	1564800	37257	20%	1537752	36613	22%	644
Third 25%	1977600	48234	25%	1781712	43456	25%	4778
Last 25%	3381000	80500	43%	2860104	68098	40%	12402
	7902600	47,606	100%	7072404	42,605	100%	

4.2. Expenditure

Table 3 also presents the expenditure pattern of the surveyed households. The expenditure of the lowest quarter income group is only Rs. 0.22 lakh while the highest quarter income group spends Rs. 0.68 lakh annually. Average annual expenditure is Rs. 0.42 lakhs. Thus the highest income group (25%) spends 40% of total expenditure made by the sample households, while the lowest 25% income group spends only 13% of the expenditure.

Figure 4 and Table 4 presents further details of household expenditure. This includes all the regular expenditures. The occasional expenditures done on social events or on emergencies are described in a subsequent section. It can be observed that expenditure on food comprises 52% of the total expenditure followed by debt servicing which takes 10% of the total expenditure.

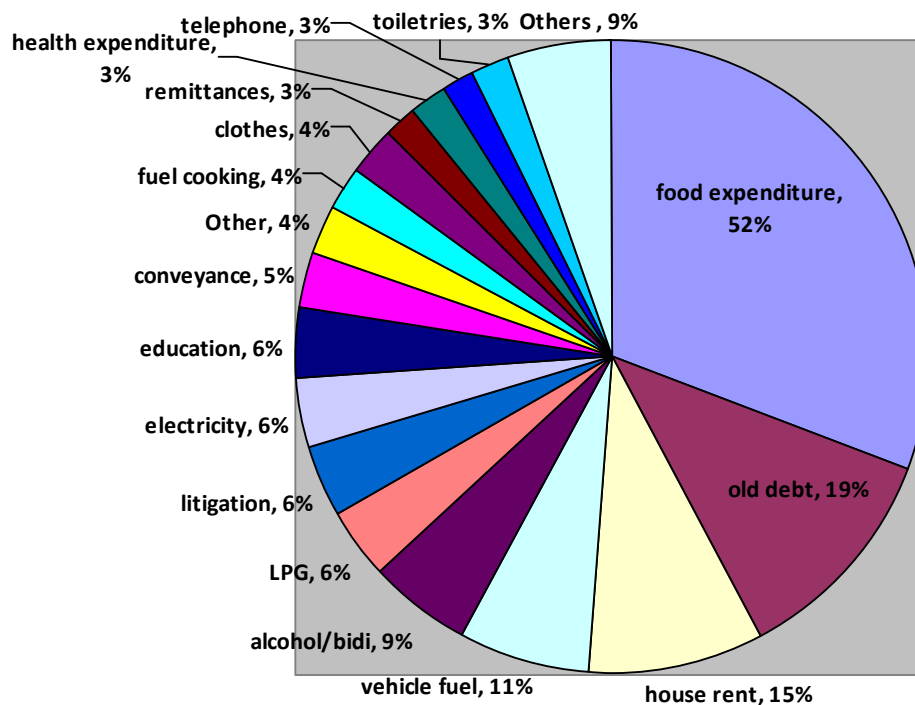


Figure 4: Household Expenditure

If we look the expenditure as a percent of income then we can find that expenditure on food comprises 47% of the income. Further one fourth of the total income is spent on debt servicing and on bidi, alcohol etc.

Table 4: Household Expenditure

	Annual Expenditure	percentage	Expenditure as percentage of income
food expenditure	22337	52%	47%
old debt	8238	19%	17%
house rent	6411	15%	13%
vehicle fuel	4533	11%	10%

alcohol/bidi	3679	9%	8%
LPG	2689	6%	6%
litigation	2564	6%	5%
electricity	2523	6%	5%
education	2507	6%	5%
conveyance	2132	5%	4%
Other	1800	4%	4%
fuel cooking	1667	4%	4%
clothes	1616	4%	3%
remittances	1398	3%	3%
health expenditure	1383	3%	3%
telephone	1210	3%	3%
toiletries	1113	3%	2%
Others (gift, social expenditure, water, cosmetics, entertainment, house repair, migration)	3891	9%	8%
total expenditure	42605	100%	47606

4.3. Savings

The surveyed households on an average have saved Rs. 3500 of which 40% has been saved in banks or cooperatives, 14% with SHGs, and 12% each with Post office and NBFCs. Only 1% amount is in the form of fixed deposits, while 11% is in the form of cash at home. These savings have been done on 241 occasions, of which 49% in the form of cash at home. More details are given in Table 5.

Table 5: Savings and Periodicity

	no. of instances	amount of savings	percentage of savings	Periodicity				
				Daily	Weekly	Monthly	Yearly	Whenever available
Post office	12	69900	12%			12		
bank/coop	56	234040	40%	1		25		30
NBFC/Pvt.co	18	69670	12%	11		4		3
chit fund	2	18200	3%	2				
SHG	30	79000	14%			30		
cash at home	118	66250	11%	10	3	105		
fixed deposit	1	6000	1%					1
friends/relative	4	37900	7%			2	1	1
	241	580960	100%	24	3	178	1	35

In terms of periodicity of savings, monthly savings is the most widely followed mode; in 74% occasions monthly savings has been done followed by 15% on whenever money is available and on 10% occasions daily. The daily savings is followed mainly for NBFCs and also saving cash at home. Weekly saving is not followed in case of any formal institution; only as cash at

home this mode is used. For savings ‘whenever money is available’ banks have been more open, on 30 of the 35 occasions where this mode has been followed.

The main criteria behind choosing a particular institution for savings are accessibility and liquidity, followed by security; interest rate plays a smaller role as detailed out in Table 6.

Table 6: Criteria for Place of Savings

	accessibility	interests	security	liquidity
Very Important	174		37	142
Important	55	49	110	76
Not so important	11	69	75	13
less important		6	18	9
Irrelevant		116		
Total	240	240	240	240

5. Life Cycle Events

The life cycle events like marriage, child birth, health problems, house construction, death of a family member, litigation etc consumes huge sums of money. These expenses do not occur regularly; hence the household expenditure as discussed in the last section does not reflect it. While some of the expenses can be foreseen and they are sometimes well-planned (like marriage, child birth), incidents like death and sudden illness of a family member comes unforeseen. Such exigencies make the households to take costly credits. Even the planned events requires so much of money that it is difficult to finance it from own savings. Table 7 gives an overview of the expenditure on such life cycle events.

Table 7: Expenditure on Life Cycle Events

lifecycle event	No. of events	total amount spent	Average per event	percent	self finance	Asset sale	Gift	credit	govt aid
marriage	66	2743000	41561	38%	32%	5%	2%	59%	0%
child birth	65	184600	2840	3%	45%	27%	0%	27%	0%
health expenses	61	908000	14885	12%	20%	16%	5%	55%	1%
house construction	57	2274000	39895	31%	28%	4%	1%	52%	16%
Death	21	263000	12524	4%	13%	15%	4%	55%	13%
Litigation	1	40000	40000	1%	0%	25%	0%	75%	0%
Others	25	894800	35792	12%	22%	0%	0%	78%	0%
Total	296	7307400		100%	28%	6%	2%	58%	6%
Average/HH		44020							

It can be observed that on an average a household has spent Rs. 0.44 lakh on such life cycle events. There have been 296 such events for the surveyed households. About 28% of the total expenditure has been met through self-finance, 6% through sale of assets, 2% through gifts, 6% through government aid, while 58% has been met through taking credit.

Of the various sources of credit, friends and relatives have provided support on more than 50% occasions, followed by moneylenders who have supported on more than one fourth of occasions as given in Figure 5.

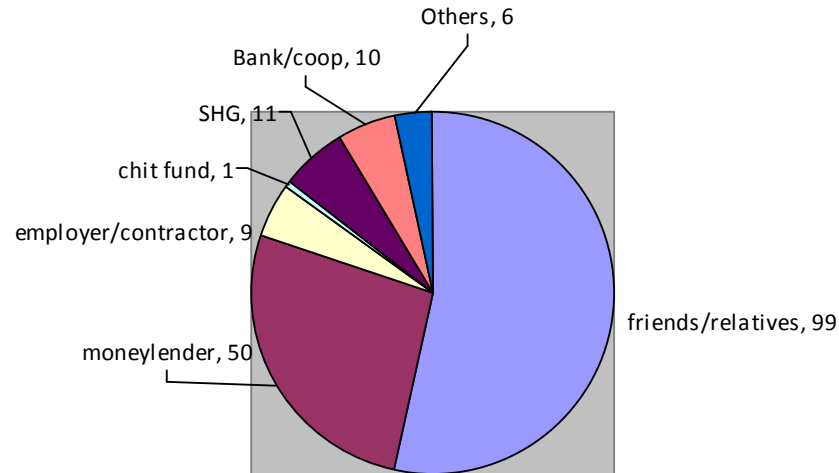


Figure 5: Source of Finance for Life Cycle Events

In terms of income groups the lowest quarter income group has spent an average of Rs. 0.16 lakh on life cycle events, of which about 16% is self financed, and 57% is taken by credit. The second lowest quarter spends Rs. 0.23 lakh of which 13% and 70% are self financed and credit respectively. The third quarter spends Rs. 0.39 lakh on life cycle events which is about 28% and 58% have been met through self-finance and credit respectively. The highest quarter income group spends Rs. 0.98 lakh on an average for this purpose of which 33% and 55% have been met through self finance and credit respectively. Table 8 shows this in details.

Table 8: Spending on Life Cycle Events

	Expenditure	self finance	sale of asset	gift	credit	govt aid
25%	16220	2524	1951	1220	9220	854
26-50%	22693	3060	1786	36	15905	500
51-75%	38585	10805	146	2195	22232	3659
76-100%	97793	32031	7143	238	53667	4857
Average all HH	44020	12170	2777	913	25370	2470

Thus on an average a household manages 28% of spending on life cycle events from self-finance, while 58% is managed through credit. Barring the second quarter income group (26% to 50%) the proportion of self-finance is positively correlated with the income level i.e. lower the income higher the proportion of self-finance is lower. But the proportion of credit has generally remained within 55% to 58% excepting the second quarter where it is 70%.

Further it has been observed that the various sources of credit have their own preference to particular kind of life cycle events. As it can be seen from the Table 9 for health expenses, friends and relatives have provided 84% of the fund followed by moneylender (14%). Banks have funded housing to the extent of 31% while their contribution to marriage, child birth, and death and health expenses is nil. For litigations only moneylenders have provided loan.

Table 9: Source of Credit vs. Life Cycle Events

lifecycle event	Friends/ relatives	Moneylender	Employer/ contractor	Chit-fund	SHG	Bank/ coop	Others
marriage	66%	28%	3%	0%	3%	0%	1%
child birth	56%	40%	4%	0%	0%	0%	0%
health expenses	84%	14%	1%	0%	0%	0%	0%
house construction	30%	22%	3%	0%	5%	31%	9%
Death	44%	49%	7%	0%	0%	0%	0%
litigation	0%	100%	0%	0%	0%	0%	0%
Others	15%	1%	4%	1%	10%	41%	29%
	48%	22%	3%	0%	4%	15%	7%

For obtaining the above finances, the surveyed households have paid an average interest rate of 2.60%. The periodicity of repayment is either monthly or when money is available in 95% of cases, while yearly and six monthly frequency of repayments have been used on three and four occasions respectively. For monthly repayment the average interest charged is 2.44% while the same for when money is available is 2.72%; for six monthly and yearly repayments it ranges from 3.5 to 4 percent. The rate of interest also varies from source to source (of finance) as shown in Figure 6.

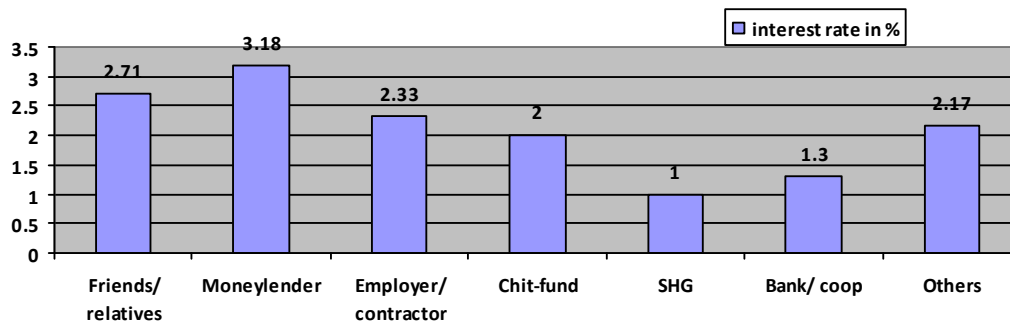


Figure 6: Interest rate by various credit sources

6. Indebtedness and Other Financial Aspects

6.1. Indebtedness

The average indebtedness of a household is Rs 17,711/-. The indebtedness of the poorest quarter of the sample is Rs. 10,915 per HH, the next income group (26% to 50%) has an

indebtedness of Rs. 12,583, while the next two quarters have an indebtedness of Rs. 16,866/- and Rs. 30,300/- respectively.

Thus on an average household in the poorest quarter owes 46% of the annual income, while the subsequent quarters of sample owes 34% to 38% of their annual income. On an average a household owes 37% of the annual income.

Friends and relatives are the largest source of credit who have contributed 53% of the total credit held by the sample households. The next important creditors are money lenders (20%) and banks and cooperatives (15%). Table 10 gives an overview of the same. However the reach of banks to such credit is very small as only 7% of households have accessed to such credit on eight occasions; this however means that banks have lent higher amount per occasion. The reach of moneylenders has been about 15% of the sample households, but the former have lent multiple times to the households.

Table 10: Source of Credit and Rate of interest

	Bank/co op	chit fund	employe r/contractor	Friends/ relatives	Money lenders	SHG	others	Total
No. of households	7	2	5	62	18	3	7	104
No. of occasions	8	2	6	64	35	9	7	131
Amount borrowed in Rs.	433000	10000	62500	1572500	602500	106600	153000	2940100
Average indebtedness in Rs.								17,711
Average rate of interest (monthly)	1.38	2.00	2.17	2.42	3.48	1.00	1.50	2.47
Yearly interest rate*	17	24	26	29	42	12	18	30

* calculated at simple interest rate

The credit requirement of the sample households is given in Table 11. It can be observed that more than a third of the households have not taken any credit. Only 40% of the sample households have borrowed an amount higher than Rs. 10,000/-.

Table 11: Credit Requirement of Households

	Nil	< Rs. 5000	Rs.5000-10000	Rs. 10000-25000	Rs. 25000-50000	Rs. 50000 to Rs. 1 lakh	>Rs. 1 lakh
No. of HH	62	22	16	35	20	5	6
Percent of HH	37%	13%	10%	21%	12%	3%	4%

6.2. Interest Rate

Table 10 as given above also shows the interest rate charged by the creditors. The average interest rate is 30% per annum; SHGs and Banks/cooperatives are the cheapest sources of credit who have charged 12% and 17% interest per annum respectively. The dearest source of credit is the moneylender who on an average charges 42% interest rate (ranging from 36% to

60% per annum). The employers and friends/relatives charge the interest rate of 26% to 29% per annum.

Interestingly, the interest rate charged towards monthly repayment rate is 32% per annum while the same for the repayment mode of as and when available is 27%. This is primarily because the banks have been open to the latter mode who charges less interest rate.

6.3. Purpose of Credit

Social consumption is the major purpose of credit, about 50% of the amount of total credit has been taken for this followed by purchase of houses or house repairing (24%). Table 12 and Figure 7 gives an idea of various purposes of credits.

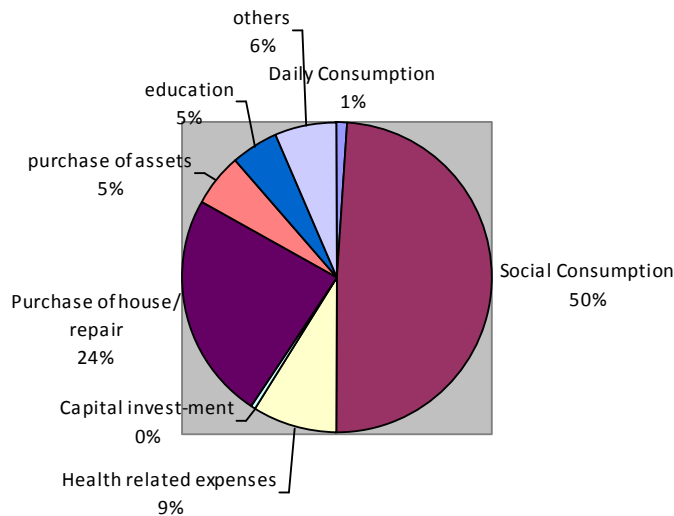


Figure 7: Purpose of Credit

It can also be observed that the lending sources have preferred to one or more particular purpose for credit. For social consumption and health related expenses it is mainly the friends/ relatives and the moneylenders. This shows that the need of such credit is very high in the area but the formal institutions have not touched this aspect. The latter have mainly funded the purchase of houses and other aspects, while on one occasion it has extended an education loan.

Table 12: Purpose of obtaining credit (Number of Households)

purpose	Daily Consumption	Social Consumption	Health related expenses	Capital investment	Purchase of house/repair	purchase of assets	education	others	Total
Rs. in lakhs	0.29	14.4	2.64	0.05	7.06	1.61	1.50	1.84	29.40

Bank/ coop					3	2	1	2	8
chit fund				1				1	2
employer/ contractor		3	1		1			1	6
Friends/ relatives	3	26	17		14	2		2	64
Money- lenders		16	9		8	1			35
SHG		1			5	1		2	9
others	2	1			2	1		1	7
	5	47	27	1	33	7	1	9	131

It is interesting to note that only 0.05 lakh (0.17% of total credit) have been extended for capital investment i.e. for entrepreneurial purpose; which has been provided by a chit fund. This shows that gross negligence of livelihood development aspects.

The most important factor behind choosing a source of credit is the need of collateral as stated by 89% of the respondents. Accessibility and adequacy are relatively still important but the cost of credit is considered to be of least important as observed by about 56% of the respondents

6.4. Remittance

Only 4 households have remitted money and the amount of remittance is very small (average Rs. 2750 per HH). Actually 90% of the households in the area are from Udaipur district and nearby areas hence they do not require remitting money. The 10% household who hail from MP, UP and Bihar have been settled here for 10 to 20 years; probably that is why remittance amount is very low.

6.5. Insurance

Only 15% of households (26 HH) have taken an insurance policy. Of this, 22 households have only one member who has insurance, while four households have two persons from the households under insurance coverage. Except for one case, all the insurance coverage is for life. The average premium is Rs. 4515/-. Maturity period ranges from 6 to 25 years (mostly in between 10-15 years). The half-yearly frequency of payment is the most preferred mode as observed in two-third of cases.

7. CONCLUDING REMARKS

7.1. Conclusions

From the above observations the following conclusions can be made:

- The surveyed households has a surplus economy in terms of regular income and expenditure, however, meeting the long terms needs of creating assets, incurring social expenditures and life cycle events, the household turn into a deficit situation as given follows:

Average annual income:	Rs. 47,606
Average annual expenditure:	Rs. 42,605
Average savings of a household:	Rs. 3,500
Average debt of a household:	Rs. 17,711

- Thus an average households' saving is equal to about its three weeks of income, but the debt amounts to about four and half months of income.
- Social consumption and housing (purchase/ repair) are the most important causes of obtaining a loan which together covers 61% of the instances for which loan is taken amounting to 74% of total credit. The next most important cause of indebtedness is health related expenses which takes about 9% of total credit obtained on 21% of occasions.
- Friends and relatives are the largest source of credit who contribute 53% of the total credit held by the sample households. The next important creditors are money lenders (20%) and banks and cooperatives (15%). However, Banks have provided loan only to 7% of households.
- The average interest paid to serve the credit is 30% per annum. The formal sources of credit and SHGs have been the cheapest ones charging 17% and 12 % interest per annum respectively, while the moneylenders have charged the highest, i.e. 42% per month.
- The interest rate on perpetual outstanding (27% per annum) is less than the monthly mode of repayment (32%). Very few households have followed yearly and six monthly mode of repayment; in such cases the interest rate is still higher.
- For saving, accessibility, security and liquidity are the main criteria for choosing the place of savings has to be made. Rate of interest is a very less important criterion for saving. For obtaining credit, the important criteria for choosing creditor are need of collateral, followed by accessibility, and adequacy while cost of credit is the least important reason.
- As the area has residents primarily from the same district or from the neighbouring districts, the remittance is directly handed over by the person who is sending it. Only 2.5% cases remittance has been observed.
- Insurance has been purchased by less than 15% households. The insurance have been primarily life insurance products, while in only one instance a health insurance product has been purchased.

7.2. Implications for Financial Institutions

Other than banks/cooperatives no other institution is working there particularly to provide savings/credit services. There is no MFI/ NBFC working in the area. There is ample scope for such agencies to operate in the area.

A Financial institution may take care of the a few things while operating or before starting its operation in the area:

- People have low accessibility to low interest loans of Banks; any loan product priced below that of the money lenders is definitely going to be taken if they are easily accessible.
- Social consumption is the major purpose of credit as observed in the survey; but none of the formal institutions has tapped this area. The MFI/ NBFC who wants to work in the area may consider this as a prospective area of funding.
- Monthly and 'as and when available' mode of saving and repayment has been the mostly widely followed frequency. No instance of weekly or daily repayment has been observed. As SHGs have started operating in the area, these options can be included which can help expanding the credit base.
- There is a lot of scope for expanding the coverage of insurance services.
- While the economy is running on net deficit, it has also been observed that there is not much effort in extending finance for enterprising activities. Only in 0.17%% cases loans have been taken for such purpose. A hand-holding support mechanism in such activities can ensure viability of such initiatives, and it can improve the livelihoods of people too.

References:

CMF (2006) 'Reaching the Other 100 million Poor in India', Centre for Micro Finance, India

Appendix I: Assets and Source of Finance

Assets	No. of units	Amount spent	percentage
Almirah	11	29500	1.79%
Chair/Table	97	29050	1.77%
cooler	13	23600	1.43%
cycle	115	93301	5.67%
DTH antenna	4	6250	0.38%
fan	170	120770	7.34%
LPG	42	94980	5.77%
Mobile	50	93450	5.68%
motor cycle	16	289050	17.57%
radio	49	9615	0.58%
rickshaw	1	25000	1.52%
sewing machine	40	46020	2.80%
stove	2	600	0.04%
tape recorder	13	16700	1.02%
thela	11	27800	1.69%
trunk	17	5400	0.33%
TV	98	383320	23.30%
VCD	14	25400	1.54%
others	71	325450	19.78%
	834	1645256	

Appendix II: Jobs undertaken by people

Primary employment	No.	Primary employment	No.	secondary employment	No.
Almirah making	1	Marble factory worker	3	Bagngle Per Coo	1
Auto Driver	8	Medical Shop worker	1	Bandeda Ka Kam	1
Ayurvedic	1	Meat Shop	1	Bandej Ka kam	1
Ayurvedic Deptt.	1	Meeter Factory	1	Bangale Me Cook	1
Bakery Factory	1	Mistry	15	Bank Aggent	1
Cook	2	Motor Mechanic	2	Beldari	2
Domestic help	4	Motor Parts Shop	1	Begging	17
Bangar Work	2	Motorcycle Mechanic	2	Cook	1
Beldari	13	Painter	10	Daga Factory	1
Begging	16	Pipe Fitting	1	Dobben	1
Bori work	1	Pani Patashi Making	1	Driver	1
Car Painter	1	Pension	6	Electric Fittin	1
Cement Shop	1	Press Job	2	Garem Masala Pe	1
Chakki maining	1	Private Service	2	House Work	1
Courier service	1	Vegetable vending	6	Jadu Pocha	2
Photostat shop	1	Safai ka Work	1	Kabadi Ka Work	1
Cycle Shop	1	Sales Man	2	Rag picking	3
Cycle Renting	2	Saree Work	1	Kadai	2
Cycle Repairing	1	Service in school	1	Kadai Bunai	8
Daga Factory	1	Security Guard	4	Kagaj Binana	6
Driver	5	Service - other	2	Kasida kari	2

Factory Sweeper	1	Service in Bank	1	Cook	1
Factory Worker	2	Service in NGO	1	Labour	4
Gaddi Gadai	1	Sewing	1	Masseur	1
Garage work	1	Sewing Shop	1	Meat sale	1
Gas Agency	2	shop	3	Papad Making	1
Shop helper	5	Tabiz making	1	grocery Shop	1
Gun Factory worker	2	Tabut and Murti	1	Puri making	1
Gun Shop	2	Tailor	7	Saffai worker	1
Hotel Waiter/helper	4	Tempo Driver	2	School	1
House Work	2	Tea shop	1	Service	1
Iron shop	3	Temple Sweeper	6	Sewing	4
Jhadu Pocha	1	Thela running	5	Shop	2
Juse Ki Shop	1	Theli making	1	Sweeper	2
Kabadi	7	Truck Driver	3	Tailoring	3
Kabr-stan	1	Truck mechanic	1	Tea Restaurant	1
Kagaj Binana	6	Watch Man	1	Thekedar Ke Off	1
Karkhana	1	White Wash	1	Thela	1
Labour	52	Wood Sale	1	Theli Binana	2
blacksmith	1	Not mentioned	1		
Mali	1				
		Total	265	Total	84